



Atty. Dkt. No. 035471-0125

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: James D. Terlizzi et al.

Title: METHOD AND SYSTEM FOR INVERSE LIFE ANNUITY

Appl. No.: 10/616,458

Filing Date: 07/10/2003

Examiner: Unassigned

Art Unit: 3629

**TRANSMITTAL OF MISSING PARTS  
OF PATENT APPLICATION**

Mail Stop Missing Parts  
Commissioner for Patents  
PO Box 1450  
Alexandria, Virginia 22313-1450

Sir:

In response to the Notice to File Missing Parts of Application mailed on 10/22/2003, in the above-identified application, transmitted herewith are the missing parts needed to complete the filing of the subject patent application.

Enclosed are:

- [ X ] Declaration and Power of Attorney (4 pages).
- [ X ] Return Copy of Notice to File Missing Parts (2 pages).
- [ X ] Supplemental Application Data Sheet (3 pages).

The filing fee is calculated below:

|   | Claims<br>as Filed | Included<br>in<br>Basic Fee | Extra<br>Claims | Rate      | Fee<br>Totals |
|---|--------------------|-----------------------------|-----------------|-----------|---------------|
| Basic Fee                                   |                    |                             |                 | \$770.00  | \$770.00      |
| Total                                       | 64                 | - 20                        | = 44            | x \$18.00 | = \$792.00    |
| Claims:                                     |                    |                             |                 |           |               |
| Independ                                    | 6                  | - 3                         | = 3             | x \$86.00 | = \$258.00    |
| ents:                                       |                    |                             |                 |           |               |
| If any Multiple Dependent Claim(s) present: |                    |                             | +               | \$290.00  | = \$0.00      |

|   |   |                   |   |            |
|---|---|-------------------|---|------------|
| Surcharge under 37 CFR 1.16(e) for late filing of Executed Declaration and late payment of filing fee | + | \$130.00          | = | \$130.00   |
|   |   |                   |   |            |
|   |   | SUBTOTAL:         | = | \$1,950.00 |
| [ ] Small Entity Fees Apply (subtract ½ of above):  |   |                   | = | \$0.00     |
|   |   | TOTAL FILING FEE: | = | \$1,950.00 |
|   |   | TOTAL FEE         | = | \$1,950.00 |
| Difference to pay:  | - | \$0.00            | - | \$1,950.00 |

☒ Check in the amount of \$1,950.00 in payment of surcharge fee (37 C.F.R. § 1.16(e))

☐ Please charge Deposit Account No. 19-0741 in the amount of \$1,950.00 in payment of surcharge fee (37 C.F.R. § 1.16(e))

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Respectfully submitted,

Date Nov. 20, 2003

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